

IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended) A method for ~~facilitating the management of~~ managing a plurality of data sets on a financial transaction instrument, the method comprising the steps of:

~~facilitating enrollment of~~ enrolling a first data set owner and a second data set owner in a multiple account management ~~transaction accounts on a transaction~~ instrument program;

~~facilitating~~ adding to a database on said financial transaction instrument, a first data set of a first format ~~at the transaction instrument~~, wherein said first data set is owned by said first data set owner;

~~facilitating~~ adding to a database on said financial transaction instrument, a second data set of a second format ~~at the transaction instrument~~, wherein said second data set is owned by said second data set owner, ~~wherein~~ said first data set owner is distinct from said second data set owner, and said first format is different from said second format, ~~wherein~~ said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format; [[and]]

adding a condition header to at least one of said first and second data sets,
said condition header identifies a status condition of said at least one of said first and
second data sets; and

~~facilitating~~ modifying at least one of said first and second data set ~~[[on]]~~ in
said ~~database;~~ database,

wherein said financial transaction instrument configured to facilitate
performing a financial transaction.

2. (Currently Amended) ~~[[A]]~~ The method of claim 1, wherein said
database is a remote database remote from said financial transaction instrument.

3. (Currently Amended) ~~[[A]]~~ The method of claim 1, wherein said
database is a ~~RF-transaction instrument~~ radio frequency database.

4. (Currently Amended) The method of claim 1, wherein said first data
set is added before issuance of ~~[[the]]~~ said financial transaction instrument ~~by an issuer,~~
and wherein said second data set is added after issuance of ~~[[the]]~~ said financial transaction
instrument.

5. (Cancelled).

6. (Currently Amended) The method of claim ~~[[5]]~~ 1, further comprising ~~facilitating the~~ wherein said modification of at least one of said first and second data sets is performed in accordance with said condition header.

7. (Currently Amended) The method of claim ~~[[6]]~~ 1, further comprising the step of ~~facilitating the~~ deleting of said second data set in accordance with said condition header.

8. (Currently Amended) The method of claim ~~[[5]]~~ 1, further comprising the step of ~~facilitating the~~ adding of a third data set to ~~[[the]]~~ said financial transaction instrument~~[[;]]~~, wherein said third data set is stored, at least partially, in at least a portion of ~~[[the]]~~ a data storage space that was used to store said second data set.

9. (Currently Amended) The method of claim 1, further comprising ~~facilitating the~~ adding, ~~[[by]]~~ via an interaction device, ~~[[of]]~~ a third data set of a third format to ~~[[the]]~~ said financial transaction instrument, wherein said third data set is owned by said first data set owner.

10. (Currently Amended) The method of claim 1, wherein said first and second data sets are each stored as a ~~Block of Binary~~ block of binary information.

11. (Cancelled).

12. (Currently Amended) The method of claim ~~[[11]]~~ 7, wherein said ~~first~~ second data set is stored in a ~~first~~ memory area for said second data set and wherein said ~~first~~ memory area is reusable by a third data set after said ~~first~~ second data set is deleted from said ~~first~~ memory area.

13. (Currently Amended) The method of claim 10, wherein each of said first and second ~~block~~ blocks of binary are annotated with at least one status indicator for indicating ~~[[the]]~~ an action to be taken with ~~the-block~~ said blocks of binary.

14. (Currently Amended) The method of claim ~~[[13]]~~ 7, wherein said ~~updating and~~ deleting of said ~~first~~ second data set is accomplished without ~~the involvement of involving an issuer of the financial transaction instrument and independent of~~ any other data set owner.

15. (Currently Amended) A system for ~~facilitating the management of~~ managing a plurality of data sets stored on a ~~RF-operable~~ radio frequency financial transaction instrument, said financial transaction instrument comprising:

~~at least one~~ a first data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format, said second format is different from said first format,

said first data set associated with a first data set owner and said first data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with said second data set owner and said second data storage area configured to store said second data set in said second format independent of said first data set;

a remote database configured to store a ~~exaet~~ duplicate of information in representation of said first data storage area and said second data storage area; and

an interaction device configured to read and write data to said ~~transaction device~~ first and second data storage area areas, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said financial transaction instrument ~~data base~~,

wherein at least one of said first and second data sets stored in said remote database is annotated with a condition header, and

wherein said financial transaction instrument configured to facilitate performing a financial transaction.

16. (Cancelled).

17. (Currently Amended) The system of claim ~~[[16]]~~ 15, wherein at least one of said first and second data sets ~~is modified on in~~ said remote database is modified in accordance with said condition header.

18. (Currently Amended) The system of claim ~~[[16]]~~ 15, wherein at least one of said first and second data sets ~~is modified on~~ in said RF transaction database is modified in accordance with said condition header.

19. (Currently Amended) The financial transaction instrument of claim ~~[[16]]~~ 15, wherein said condition header ~~[[is]]~~ identifies at least one of the following status conditions: loaded, initialized, ready, blocked, removable, and deleted.

20. (Currently Amended) The financial transaction instrument of claim ~~[[14]]~~ 15, further comprising a ~~first~~ third data storage area, wherein said ~~first~~ third data storage area is configured to receive data of any format.

21. (Currently Amended) The financial transaction instrument of claim ~~[[14]]~~ 15, wherein said financial transaction instrument includes a radio frequency operable transponder.

22. (Currently Amended) A data management system comprising:
a financial transaction instrument associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first data set owner and said second data set is owned by a second data set owner different from ~~[[the]]~~ said first data set owner, ~~[[and]]~~ wherein said financial transaction instrument

is configured to facilitate at least one of a ~~first~~ said second data set owner and a user of said financial transaction instrument in managing said ~~first~~ second data set without involvement ~~of an issuer of said transaction instrument~~ involving any other data set owner, wherein at least one of said ~~first and second data sets~~ is annotated with a condition header, and wherein said financial transaction instrument configured to facilitate performing a financial transaction;

a database configured to store said first and second data sets, said first data set having a format different from said second format, said database configured to store said first data set in accordance with said first format, and said database configured to store said second data ~~[[sets]]~~ set in accordance with said second format; and

an interaction device configured to communicate with said financial transaction instrument and said database, said interaction device configured to receive said first and second data ~~[[set]]~~ sets and to provide said first and second data sets to said financial transaction instrument.

23. (Original) The system of claim 22, wherein said first and second data sets are managed via a self-service user interaction device.

24. (Currently Amended) The system of claim 22, wherein said interaction device is configured to modify at least one of said first and second data sets; ~~said modifying including~~ according to at least one of the following management actions: adding, updating, and deleting said at least one of said first and second data ~~[[set]]~~ sets.

25. (New) The method of claim 1, wherein said modification of said at least one of said first and second data set is accomplished without involving any other data set owner.

26. (New) The method of claim 1, wherein said enrollment of said first data set owner and said second data set owner authorizes said adding of said first data set and said second data set to said database on said financial transaction instrument.

27. (New) The system of claim 15, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said financial transaction instrument.

28. (New) The system of claim 22, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said financial transaction instrument.